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RESEARCH ARTICLE

Factors Influencing the Adoption of Islamic Banking in Afghanistan

Naqeeb Ullah Atal[1], Abdul Rahman Dard[2], Sayed Kifayatullah Fazlly[3]*

*1*Department of Business Administration, Faculty of Economics, Nangarhar University, Jalalabad Afghanistan.*
2Department of Business Administration, Faculty of Economics, Kabul University, Kabul, Afghanistan.
3Department of National Economics, Faculty of Economics, Nangarhar University, Jalalabad Afghanistan.

ABSTRACT

Islamic banking is a banking system that is established on the doctrines of Islamic law, in which Islamic banks are forbidden to engage in interest or Riba. The banking sector of Afghanistan incorporates both conventional and Islamic banks that offer various types of products for the purpose of catering to the varied needs of Afghan citizens and businesses alike. Bank-e-Millie Afghan was the first bank that introduced Islamic banking in Afghanistan by launching an Islamic banking window in 2008 to meet the varied and distinct financial needs of such Afghan citizens who were hesitant and reluctant to patronize interest-based banking products. The main purpose of this study is to investigate those factors that affect the intention to adopt Islamic banking in Afghanistan. The study used primary data that was gathered through a self-administered questionnaire from 384 respondents selected through a non-probability convenience sampling technique in Kabul and Jalalabad cities of Afghanistan, and the data was analyzed using the partial least squares technique. The findings of the study show that attitude, social influence, awareness, Islamicity of products, trust, and accessibility are significant determinants that affect the intention to patronize Islamic banking in Afghanistan. Awareness, however, was found to be the most instrumental of all the factors effecting the intention to patronize Islamic banking. As the results of this study provide insights into those factors that can assist in promoting Islamic banking in Afghanistan, it will greatly help managers and policymakers of Islamic banks in developing such strategies that can be executed for attracting a large number of customers to utilize Islamic banking.

ARTICLE INFO

Keywords
Accessibility, Attitude, Awareness, Islamic Banking, Social Influence, Islamicity of Products

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Introduction

As the banking operations of modern interest based conventional banks contradicts with the Islamic law and principles of doing business, they have been criticized and questioned by the Islamic scholars. Conventional banks predominantly engage in interest-based activities for the purpose of generating assets and earning profits (Aziz & Afaq, 2018). Unlike the modern conventional banking which is grounded on the principle of interest, Islamic banking is founded on the principle of the prohibition of interest or Riba, and Muslims are prohibited from engaging in Riba (Amin et al., 2011). In order to cater the financial requirements and needs of those consumers who are disinclined to engage in financial activities that involve interest, the establishment of Islamic banking was the only way that could have satisfied their needs by offering several types of financial products that are sharia compliant and free from interest, hence Islamic banking was introduced in Egypt back in 1963 (Atal et al., 2020).

Islamic banking is grounded on the principles of Sharia law, in which Islamic banks are prohibited from engaging in interest, however Islamic banks do promote profit and loss sharing, whereby an Islamic bank will share the actual profit earned or loss incurred from the Islamic bank's investment activities with its depositors

**Corresponding Author*:
Email: naqeeb_atal@yahoo.com **(N. Atal)**
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(Marimuthu et al., 2010). In a similar vein, Islamic banks should forgo investing in those firms and companies which are not following certain Islamic principles and are engaged in activities such as speculation, pornography, gambling, alcoholic drinks and other business activities prohibited by Islam (Islam & Rahman, 2017; Amin et al., 2011). Moreover, Islamic banks should avoid dealing in any of those transactions that have an element of Gharar (uncertainty) and Maysir (Qimar or gambling). Furthermore, they should restrain from engaging in any business activity, the subject matter of which is forbidden in Islam (Butt et al., 2011).

The Islamic banking industry has substantially grown in number and size, and the total number of Islamic banks and Islamic banking windows operating globally has reached to 415 in 2021 (IFSB, 2021). Islamic banking industry has surfaced as one of the most rapid growing industries over the past few decades (Lajuni et al., 2017), and it has witnessed an unprecedented and exceptional growth in the recent past (Ayyub et al., 2020). The total value of the assets held by the Islamic Financial Services industry (IFSI) which encompasses the Islamic banking industry, Islamic capital markets and Takaful contributions were recorded to be $2.7 trillion in 2020, and majority of the IFSI assets are concentrated in the Gulf Cooperation Council (GCC) countries which accounts for 48.9% of the global IFSI assets. The Middle East and South Asian countries constitutes the second largest share accounting for 24.9% of the IFSI assets followed by the South East Asian countries which accounts for 20.3% of the Islamic financial assets globally. The African countries account for only 1.7% of the IFSI assets and the remaining 4.3% of the global IFSI assets are held by other countries and regions such as Turkey, UK and others (IFSB, 2021).

Islamic banking has extended its boundaries beyond the Muslim countries to the entire world and it has been accepted and recognized globally by the non-Muslims alike the Muslims (Lajuni et al., 2017). A Muslim would select Islamic banking primarily because of its sharia based financing activities, whereas a non-Muslim would favor a bank that offers financing services adhering to moral and ethical values, hence Muslims and non-Muslims are patronizing Islamic banking (Ayyub et al., 2020).

The financial and banking sector of Afghanistan is largely dominated by commercial banks which incorporates both conventional as well as Islamic banks offering various types of financial products and services to meet the distinct financial needs of individuals, households and firms. Majority of the Afghans, however, are not interested in using banking products and services, and merely 3% to 5% of the Afghans are exercising formal banking and one of the main reasons for declining to use the products of commercial banks was the presence of interest in majority of the banking products (USAID, 2017). To meet the varied and distinct financial needs of such Afghan citizens who were hesitant and unwilling to patronize interest based banking products, the idea of Islamic banking was presented in Afghanistan by Bank-e-Millie Afghan which is a state-owned bank by inaugurating an Islamic banking window in 2008 and began offering numerous types of banking products and services which are sharia compliant (Da Afghanistan Bank, 2018).

Although, the Islamic banking industry has witnessed a growth trend over the last few years in Afghanistan which is apparent from the increment in its total assets which grew by 10.71% in 2019, where the total assets stood at 38.23 billion Afghanis ($ 503 million) as compared to 34.53 billion Afghanis ($454.3 million) in 2018 (Da Afghanistan Bank, 2019), and then it experienced an annual asset growth rate of 12.7% in 2020 wherein the total assets reached 48.79 billion Afghanis ($642 million) (IFSB, 2021), however, the total assets of the Islamic banking industry of Afghanistan were only 11% of the overall domestic banking industry of Afghanistan in 2018, and it slightly grew in 2019 wherein merely 12% of the entire domestic banking industry's assets were held by the Islamic banking industry (Da Afghanistan Bank, 2019). Moreover, the Islamic banking industry in Afghanistan has still not received the domestic systemic importance and is still not included in the list of systematically important jurisdictions which includes only those countries where the aggregate assets of the Islamic banking industry amount to 15% or more of the entire banking industry. The Islamic banking industry of Afghanistan has not lived up to the expectations, and keeping in mind the fact that more than 99% of the Afghans are Muslims, still a large majority of the Afghans are not patronizing Islamic banking, hence a study on examining the factors that affect the intention to patronize Islamic banking in Afghanistan is needed which is the focus of this study.

The popularity and recognition of Islamic banking and finance has obtained growing consideration from scholars and numerous researches have been conducted on the intention to patronize Islamic banking products (Ibrahim et al., 2017; Atal et al., 2020). Reviewing these past studies, however, indicate that there is a lack of empirical studies on the intention to adopt Islamic banking in Afghanistan, and previous studies have focused on customers' intention to accept Islamic banking in other countries such as Pakistan, Malaysia, Indonesia, UAE, Tunisia, Uganda, Nigeria and others (Aziz & Afaq, 2018;

Butt et al., 2011; Ayyub et al., 2020; Lajuni et al., 2017; Janah et al., 2020; Warsame & Ireri, 2018; Obied & Kaabachi, 2016; Bananuka et al., 2019; Yahya et al., 2014).

As the main objective of this study is to investigate those factors that affect the intention to patronize and adopt Islamic banking in Afghanistan, it contributes to the literature related to Islamic banking by examining the drivers of Muslims' intention to adopt Islamic banking in Afghanistan by using theory of reasoned action (TRA) which has been used by numerous past studies to explain the customers' intention to adopt Islamic banking (Aziz & Afaq, 2018; Charag et al., 2020; Bananuka et al., 2019; Maryam et al., 2019; Lajuni et al., 2017; Janah et al., 2020) and TRA has signified its power to describe customers' intention in the context of Islamic banking. Moreover, this study also attempts to enhance TRA by introducing awareness, Islamicity of products, trust and accessibility as drivers of intention to adopt Islamic banking as there are increasing evidences that awareness (Kaakeh et al., 2018; Abdulsater, 2017), Islamicity of products (Amin et al., 2014; Amin, 2008), trust (Ramos et al., 2018; Kim et al., 2013) and accessibility (Chau & Lai, 2003; Liebana et al., 2013) are significant determinants of behavioral intention to patronize various products and services.

Philosophy of Islamic Banking

The principles that guide Islamic banks and under which Islamic banks operate are different from those that guide conventional interest based banks. Conventional banks are primarily steered by the principle of profit maximization which is the difference between the interest they pay to the depositors and the interest they take from the borrowers, however, Islamic banks are operating under the principles of sharia which prohibits Islamic banks from giving and taking interest, and have to share the risk with the depositors (Charag et al., 2020; Olson & Zoubi, 2008). Islamic banking and finance is established on certain principles which are mentioned below.

1. *The proscription of Riba*

Riba is an Arabic term that means to increase, grow and exceed and in simple terms it means any premium or excess which is charged over and above the principal amount (Akhter, 2015). Islamic scholars have divided Riba into two types that are Riba Al Fadl and Riba Al Nasiah. Whenever two parties are conducting a transaction, for instance a sale or an exchange of commodities and both parties are exchanging the same commodity or items, and in such transaction one party is giving more in exchange to the other party, it is called Riba Al Fadl. On the other hand, when a debtor borrows money or other items from a creditor and while repaying the loan, if the debtor pays the creditor any increment on the principal amount, it is known as Riba Al Nasiah (Dalel & Bessem, 2013). The holy Quran clearly prohibits the payment and receipt of interest in all transactions. Allah clearly mentions in the Quran, that trading is allowed and riba is prohibited and the prohibition of riba is also clearly indicated in various Hadiths. In one of the Hadith, the prophet clearly mentions that when you exchange silver with silver, gold for gold, barley with barley, salt for salt, dates for dates and wheat for wheat, the exchange should be in equal amount and hand to hand, if not it is Riba (Akhter, 2015). Riba or interest is proscribed in Islam, and the logic behind this proscription is the fact that interest will lead to an inequitable and unjust distribution of wealth and income among the society (Olson & Zoubi, 2008).

2. *Profit and Loss Sharing*

Profit and loss sharing is employed as a criterion in Islamic banking for the purpose of distributing profits earned or losses incurred (Charag et al., 2020). Mudaraba and Musharaka are the most popular forms of profit and loss sharing. Individuals and firms having surplus money and seeking to earn halal profits will deposit their money in the Islamic banks, and Islamic banks will then advance these deposits to those individuals, entrepreneurs and firms who require money for meeting various financial needs, primarily on the basis of Musharaka and Mudaraba (Usmani, 2007). Hence, Islamic banks first distribute the profit or loss with those firms and entrepreneurs who received money from the Islamic banks, and after an Islamic bank identifies its total profit or loss from its investment activities, it will distribute it with its depositors on a predetermined profit and loss ratio (Olson & Zoubi, 2008).

3. *Sharia Approved Activities*

As an Islamic bank has to conform with the doctrines of Sharia law, it should never invest its money in those firms and companies which are not following certain Islamic principles and are involved in gambling, speculation, pornography and alcoholic drinks (Islam & Rahman, 2017). All activities undertaken by Islamic banks should be in harmony with the Sharia principles and the sharia board of Islamic banks should monitor and supervise all the activities of Islamic banks (Marimuthu et al., 2010). Islamic banks should forgo investing in those activities which are prohibited in Islam, such as Islamic banks should not invest its money in the construction of a casino, Islamic banks should not finance those firms which deal with the production or trade of alcohol, and Islamic banks should

not engage in transactions the subject matter of which is forbidden in Islam (Mastoor, 2014).

4. *Asset Backed Financing*

Unlike the conventional banks which deals with money and monetary papers only, Islamic banks should not make money from money, as money itself does not have any intrinsic value and is only a medium of exchange which is used for buying and selling different items, and is only used to describe the value of various commodities and items. Every unit of money is 100% equivalent to another unit of the same value. So, Islamic banks and financial institutions are prohibited to earn money like conventional banks by simply giving money to others and in exchange receiving more money, because it is interest. When Islamic banks give money to others, it should be converted to some form of assets or commodities, and only then it is possible to make profit if those assets or commodities are sold for higher prices. Islamic banks can only earn halal profit if money is exchanged with something which has intrinsic value and making profits by merely exchanging money or monetary papers is prohibited (Usmani, 2007).

5. *Proscription of Gharar*

The literal meaning of Gharar is uncertainty, and risk. According to Islamic scholars when the end result or consequence of something is hidden or not determined, it is called Gharar (Akhter, 2015). A transaction or any exchange between two parties is considered Gharar if the transaction or exchange is based on some sort of deception or ignorance. For instance, if one of the parties doesn't have enough information about the values to be exchanged and is not aware of the terms and conditions of the contract, it is considered as Gharar. Similarly, if one of the parties in an exchange is not sure whether the product he is buying exists or not, and he is not sure about the features of the product and he is also not sure whether the product will be delivered to him or not, such an exchange is also considered as Gharar (Dalel & Besam, 2013). So, Islamic banks must avoid being involved in any such transactions which are based on some sort of uncertainty, and Gharar is prohibited in Islam to make sure that nobody is exploited (Marimuthu et al., 2010).

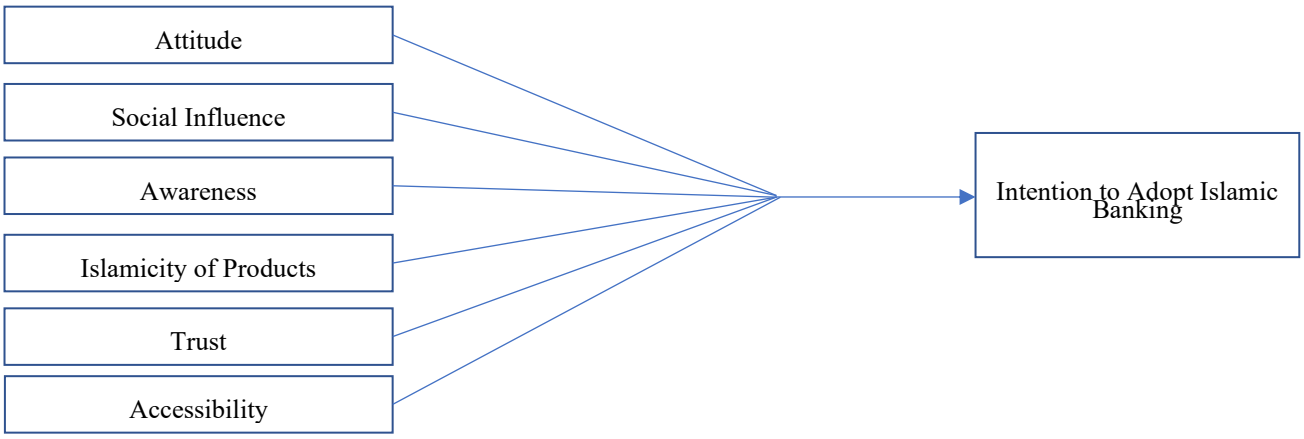

Figure 1: Conceptual Framework

6. *Prohibition of Maysir*

The literal meaning of Maysir is Qimar or gambling. All those activities through which wealth and monetary gains are acquired only by chance are referred to Maysir and Islam has prohibited gambling of all forms (Dalel & Bessam, 2013). One of the most common examples of Maysir are casinos where wealth is simply transferred from one party to another without creating any new wealth (Akhter, 2015). When the expected and anticipated gains of contracting parties are not identified at the beginning of the contract and such gains are merely based on luck or chance or a random event, it is considered as Maysir. Maysir is prohibited in Islam because it will pave the way for larger societal and financial issues (Marimuthu et al., 2010). Thus, Islamic banks must avoid being engaged in those activities and contracts in which the gains of these contracts or activities are primarily based on chance.

Conceptualization and Hypothesis Development

The hypothetical framework of this study is originated from the TRA model that was created by Fishbein and Ajzen (1975). The TRA model was further adapted for this study in order to better examine those factors that affect customers' intention adopt and patronize Islamic Banking in Afghanistan. Numerous past studies have acknowledged that TRA has enough power to determine and explain customers' behavioral intentions in the context of Islamic banking. The TRA model is enriched in this study by

adding four other independent variables that are awareness, Islamicity of products, trust and accessibility all of which were discovered to be instrumental in various past studies related to the acceptance of various Islamic banking products and the intention to patronize other products and services like e-banking.

1. *Attitude*

The evaluative effect of positive or negative feelings of a person in executing a specific behavior is referred to as attitude (Fishbein & Ajzen, 1975). It can also be defined as the way an individual is inclined towards an object (Amin et al., 2014). Numerous past studies have discovered that attitude has a positive impact on the intention to adopt and patronize Islamic banking and its various products. For example, Charag et al. (2020) and Aziz and Afaq (2018) all found attitude to be an influential factor effecting the adoption of Islamic banking. In a similar vein, Ibrahim et al. (2017), Alam et al. (2012) and Ali et al. (2017) indicated that attitude has a positive significant relationship with the intention to utilize Islamic home financing. Amin et al. (2011) and Ali et al. (2015) found that attitude has a positive effect on the intention to use Islamic personal finance. In a similar manner, Husin and Rahman (2016) also identified attitude to be an instrumental predictor of an individual's intention to use Islamic insurance. Based on the results of the previous studies, the subsequent hypothesis was developed for attitude.

H1: Attitude has a positive effect on the intention to adopt Islamic banking.

2. *Social Influence*

Social influence is the perception of a person about the possibility and likelihood that the people who are close and important to him would agree or disagree with him in performing a specific behavior (Fishbein & Ajzen, 1975). According to Taib et al. (2008) social influence is one of the main constructs of TRA and it deals with the impact of the society on the intent of an individual. A large number of past studies conducted in the field of Islamic banking and finance, relate social influence to intention. For instance, Aziz and Afaq (2018) indicated social influence to be an instrumental factor effecting the acceptance of Islamic banking. Similarly, Ali et al. (2017), Obeid and Kaabachi (2016), Ali et al. (2015), Amin et al. (2010) and Yusoff and Kamdari (2014) all discovered social influence to have a strong significant relationship with the intention of a customer to patronize numerous Islamic banking products like Islamic home financing, Islamic Personal financing, Qardhul Hassan financing, AITAB and others. Based on the results of the past studies, the succeeding hypothesis was developed for social influence.

H2: Social influence has a positive effect on the intention to adopt Islamic banking.

3. *Awareness*

Awareness is defined as the knowledge and comprehension of a subject, issue or a situation and the ability and skill to observe and notice that thing as well (Che-Ha et al., 2017). A number of past studies related to Islamic banking and finance signify that awareness is one of the most influential factors that drive the intention to patronize various Islamic banking products. Kaakeh et al. (2018) found that awareness is an instrumental factor shaping the intention to patronize Islamic banking in Spain. In a similar manner, Mahdzan et al. (2017) indicated that awareness is an instrumental factor that shape the intention to adopt Islamic financing products in Malaysia. Sabirzyanov (2016) also discovered that awareness is an influential driver of intention to utilize Islamic financial products. Husin and Rahman (2016) and Abdulsater (2017) identified awareness to be a prominent driver that shapes the willingness to patronize Takaful. In view of the above-mentioned studies, the undermentioned hypothesis is developed for awareness.

H3: Awareness has a positive effect on the intention to adopt Islamic banking.

4. *Islamicity of Products*

Islamicity of products refers to the Halalness of the products that are offered by Islamic banks and institutions wherein elements such as Riba, fraud, Maysir, Gharar and others which are forbidden by Islamic Sharia, are not present (Amin et al., 2014). It can also be defined as the extent to which Islamic banking products are compliant with the Sharia. All Islamic banks and institutions should adhere to the principles of Sharia when it comes to offering various products to the customers (Sulaiman, 2003). In doing so, there is a greater likelihood that it will attract a large number of Muslims to patronize them. Numerous past studies have identified Islamicity of products to be an influential driver of intention to adopt Islamic banking products. For example, Amin et al. (2014) found Islamicity of products to be instrumental in determining customers' acceptance of Islamic home financing. Kaakeh et al. (2018) discovered that Islamicity of products has a significant effect on customers' intention towards Islamic banking in UAE. In a similar vein, Amin (2008) indicated that Sharia compliance is a significant driver when it comes to choosing Islamic home financing. The subsequent hypothesis was developed based on the results of the past studies.

H4: Islamicity of products has a positive effect on the intention to adopt Islamic banking.

5. *Trust*

Trust can be defined as the sureness and confidence an individual or party has in the integrity and reliability of another individual or party (Bashir & Madhavaiah, 2014). It can also be defined as an individual's expectation that another individual will stick to his word (Ramos et al., 2018). Numerous past studies have investigated the effect of trust on intention, especially in the field of e-commerce, e-banking and mobile banking. For instance, kim et al. (2013) found trust to have a direct effect on the intention to utilize smart phone banking. In a similar vein, Ramos et al. (2018) also indicated that trust is a significant determinant of intention to use mobile banking in Brazil. Bashir and Madhavaiah (2014) discovered that trust is an instrumental factor effecting the intention of young customers when it comes to using internet banking services in India. Nguyen et al. (2014) also indicated that trust is instrumental in determining customers' intention to patronize electronic banking in Vietnam. The following hypothesis was proposed based on the results of the past studies.

H5: Trust has a positive effect on the intention to adopt Islamic banking.

6. *Accessibility*

Accessibility can be defined as the relative ease of access and the degree to which a person can easily use a product, service or system (Liebana et al., 2013). It refers to the quality of being able to easily reach, obtain and use something. Various past studies have identified accessibility to be an instrumental driver of customers' intention to utilize various products and services. Chau and Lai (2003) found that accessibility is an influential factor and significant determinant that fosters customers' attitude towards the acceptance of internet banking in Hong Kong. Similarly, Liebana et al. (2013) discovered that accessibility is amongst the key determinants of satisfaction when it comes to using e-banking in Spain. Based on the results of the past studies, the following hypothesis was proposed.

H6: Accessibility has a positive effect on the intention to adopt Islamic banking.

Materials and Methods

1. *Research Instrument*

For the purpose of attaining the objective of this study, primary data was used which was gathered through a self-administered questionnaire. The subsequent steps were taken for developing the questionnaire. First of all, the questionnaire was developed in English by adapting the measurement scales of variables from past studies. Secondly, the English version of the questionnaire was interpreted by the author to Pashto language which is one of the two official languages in Afghanistan. Thirdly, three academics from Nangarhar university who were bilingual in English and Pashto languages checked the translated version of the questionnaire and the necessary amendments were made. Finally, the pilot study was carried out with 29 residents of Jalalabad city and Cronbach's alpha was computed for every construct in order to measure the internal consistency of the items and the results of the pilot study signified that the Cronbach's alphas of every construct met the threshold of 0.7.

The questionnaire was comprised of two segments. The first section encompassed the demographics such as gender, age, marital status, education level, monthly income and occupation, while the second section included 31 Likert scale items shown in Table 1. The measurement items of attitude were adapted from Li et al. (2021), and the items of social influence were adapted from Amin et al. (2011). The scales of awareness were adapted from Aziz and Afaq (2018), and the measurement items of Islamicity of products were adapted from Amin et al. (2011) and Jaffar and Musa (2014). The measurement scales of trust were adapted from Chemingui and Lallouna (2013) and Kim et al. (2013). The scales of accessibility were adapted from Chau and Lai (2003) and Liebana et al. (2013). In a similar vein, the scales of intention to adopt Islamic banking were adapted from Atal et al. (2020). The study used a five point Likert scale ranging from (1 = strongly disagree) to (5 = strongly agree) to measure the items.

2. *The Sampling Design and Data Collection*

The target population of this study were those Afghans who were aged more than 18 years old. A sample size of 384 was chosen for this study based on the Krejcie and Morgan table. As the sampling frame of the target population was unavailable, the researcher used a non-probability convenience sampling technique for gathering data from the respondents in two cities of Afghanistan namely Kabul and Jalalabad. The respondents of the study comprised of individuals from various walks of life including businessmen, university lecturers and students, religious scholars and customers of conventional banks. The data was collected in the months of November and December 2024 through a self-administered questionnaire. A total of 425 questionnaires were disseminated to the target population, in which 390 were collected back. Out of the 390 collected questionnaires, 6

were rejected because they were not completed, leaving 384 valid responses with a usable response rate of 90.35%.

3. *Analysis*

The partial least square (PLS) technique was employed in this study for the purpose of testing the effects of attitude, social influence, awareness, trust and accessibility on the intention to adopt and patronize Islamic banking in Afghanistan. As this study is exploratory in nature and its conceptual framework is based on TRA which was modified by adding other contextual variables and the assumed relationship of cause and effect amongst the variables have not been tested a lot, the PLS technique was selected for testing the hypotheses. In order to measure the validity and reliability of the items, the composite reliability (CR), outer loadings, average variance extracted (AVE) and heterotrait-monotrait (HTMT) criteria were evaluated. A non-parametric bootstrapping was used for testing the proposed hypothesis taking into account a confidence level of 95% and significance level of 5%.

Results

1. *Respondents' Profile*

Table 1 illustrates the demographic profile of the respondents of this study. The final sample consisted of 384 respondents all of whom were male as far as gender is concerned. Regarding the marital status, the ratio of those respondents who are married was higher than those who are single. The sample comprised of 250 married respondents which accounts for (65.10%) and 134 singles which accounts for (34.89%). Taking into account the age of the respondents, there were 140 (36.45%) between the ages of 18 to 25 years old, followed by 110 (28.64%) between 26 and 35, 80 respondents (20.83%) between 36 and 45 years old, and 54 (14.06%) respondents above the age of 46 years old. Considering the education level, majority of the respondents hold bachelor degree which accounts for (39.06%) of the total respondents, followed by associate degree (26.04%), high school (21.87%) and master (13.02%). As far as the income of the respondents is concerned, majority of the respondents lie in the category of having a monthly income of 10000 to 30000 Afghanis, which accounts for (39.06%) of the total respondents. Regarding the occupation, bulk of the respondents are working in the private sector which accounts for (36.45%) of all the respondents.

Demographic Variables		**Frequency**	**Percentage (%)**
Gender	Male	384	100
	Female	-	-
Marital Status	Single	134	33.89
	Married	250	65.10
Age	18 – 25 years	140	36.45
	26 – 35 years	110	28.64
	36 – 45 years	80	20.83
	46 – 55 years	54	14.06
Education Level	High School	84	21.87
	Associate Degree	100	26.04
	Bachelor	150	39.06
	Master	50	13.02
Monthly Income	10000 or Less	49	12.76
	10000 – 30000	150	39.06
	30001 – 50000	100	26.04
	Above 50000	85	22.13
Occupation	Government Sector	110	28.64
	Private Sector	140	36.45
	Self Employed	80	20.83
	Student	54	14.06

Table 1: Respondents' Profile

2. *Measurement Model Evaluation*

To evaluate the reliability and validity of the constructs, composite reliability (CR), outer loadings, average variance extracted (AVE), and heterotrait-monotrait (HTMT) criteria were measured. The suggested values for CR, outer loadings, and AVE should be greater than 0.7, 0.4, and 0.5, respectively (Hair et al., 2019). Table 2 shows that CR, AVE and outer loadings of all the constructs are

well above the threshold values, hence convergent validity was formed.

Constructs	Items	Factor Loadings	CR	AVE
Attitude (ATT)	I think using Islamic banking is a good choice	0.840	0.974	0.698
	I think it is very necessary to use Islamic banking	0.857		
	I think using Islamic banking is a wise idea	0.825		
	I am interested in Islamic banking	0.820		
Social Influence (SI)	Most people who are close to me think that I have to choose Islamic Banking	0.760	0.853	0.661
	It is expected by others that I should choose Islamic Banking	0.828		
	Most people who are important to me think that Islamic Banking is useful	0.850		
	Most people who are important to me think that Islamic Banking is beneficial	0.812		
Awareness (AWR)	I am quite aware of the principles of Islamic banking	0.845	0.956	0.694
	I have a sufficient understanding of the principles of Islamic Banking	0.836		
	I am aware of most of the Islamic banking transactions	0.818		
Islamicity of Products (IOP)	Islamic Banking is in line with an Islamic philosophy of doing banking business	0.655	0.961	0.578
	An introduction of Islamic Banking is based on Al Quran and Hadith	0.771		
	Islamic Banking Products and Services are free from interest or riba	0.809		
	Islamic Banking Products and Services are free from fraud	0.789		
	Islamic banks and financial institutions that provide Islamic Banking Products are compliant with sharia	0.768		
Trust (TST)	I think that Islamic Banks are up to their promises and commitments	0.685	0.974	0.571
	I think that the Islamic Banks take in to account my interests	0.695		
	All the transactions and operations of the Islamic Banks are accurately processed	0.868		
	I trust the Islamic Banking products and services offered by the Islamic Banks	0.720		
	I believe that the Islamic Banks conduct all their operations fairly and accurately	0.735		
	I trust Islamic Banks for investing my money in halal activities	0.815		
Accessibility (ACC)	Islamic Banking products and services are easily accessible	0.880	0.981	0.745
	There is ample availability for everyone to utilize Islamic Banking products and services	0.875		
	I can use Islamic Banking products and services at any time of the day	0.845		
	I can use Islamic Banking products and services anywhere in the country	0.853		
Intention (INT)	I am interested to use Islamic banking	0.881	0.988	0.766
	I am interested to use Islamic banking in the future	0.875		
	I will use Islamic banking someday	0.845		
	I like to use Islamic banking	0.895		
	I will definitely recommend Islamic banking to others	0.880		

Table 2: Measurement Model Evaluation

In order to examine the discriminant validity between the measurement items of the variables, the HTMT criteria was utilized, and as Table 3 signifies, all the values are lesser than 0.85, therefore the criteria for discriminant validity was also fulfilled.

Constructs	ATT	SI	AWR	IOP	TST	ACC	INT
ATT							
SI	0.599						
AWR	0.385	0.467					
IOP	0.471	0.479	0.333				
TST	0.106	0.104	0.145	0.133			
ACC	0.685	0.545	0.346	0.618	0.513		
INT	0.296	0.153	0.123	0.140	0.203	0.178	

Table 3: Discriminant Validity ($HTMT_{.85}$ Criterion)

3. *Structural Model Evaluation*

The coefficient of determination or (R^2) which is used to show the extent or degree to which the independent variables predict or explain the variances in the dependent variable was evaluated in this study to determine the power of the predictor variables in explaining the variations in the intention to patronize and adopt Islamic banking in Afghanistan. As indicated in Table 4, the proportion of variance explained or R^2 value for intention was 0.68 which means that 68 % of the variances in the "intention to adopt Islamic banking in Afghanistan" are explained by the six independent variables namely "attitude", "social influence", "awareness", "Islamicity of products", "trust" and "accessibility".

As a non-parametric bootstrapping was used for testing the proposed hypothesis in this study, based on the results which are shown in Table 5, attitude with a (β=0.406; p=0.009) was discovered to have a positive significant influence on the intention to adopt Islamic banking. Likewise, social influence with a (β=0.129; p=0.030) also signifies that the impact of social influence on the intention to adopt Islamic banking is positive and significant. On the other hand, awareness with a (β=0.473; p=0.003), and Islamicity of products with a (β=0.312; p<0.05) were also discovered to be significant determinants and influential drivers of intention to patronize Islamic banking. Trust with a (β=0.091; p<0.05) and accessibility with a (β=0.251; p=0.004) also indicate that trust and accessibility are instrumental factors in determining customer's intention and have a positive significant relationship with the intention to patronize Islamic banking. As such, H1, H2, H3, H4, H5 and H6 all were accepted.

Hypotheses	Relationships	Path Coefficients	T Values	P Values	Decision
Main Model					
H1	ATT -> INT	0.406	2.634	0.009	Accepted
H2	SI -> INT	0.129	2.189	0.030	Accepted
H3	AWR -> INT	0.473	2.996	0.003	Accepted
H4	IOP -> INT	0.312	3.179	0.042	Accepted
H5	TST -> INT	0.091	1.976	0.047	Accepted
H6	ACC -> INT	0.251	2.236	0.004	Accepted

Table 4: Path Coefficients and Hypothesis Testing

Discussion

The findings of this study illustrate that attitude is a significant determinant of the intention to adopt Islamic banking in Afghanistan, and is in line with the results of past studies (Aziz & Afaq, 2018; Charag et al., 2020) which also indicated that attitude is influential in explaining an individual's intention to patronize Islamic banking. This result implies that attitude plays a pivotal role in shaping the intention to utilize Islamic banking, and if an individual's attitude is favorable towards Islamic banking, there is more likelihood that he will patronize it, nevertheless, if the attitude of a person is unfavorable

towards Islamic banking, there is a lesser probability that he will opt to adopt Islamic banking. The results demonstrate that social influence is an instrumental factor that effects an individual's intention to patronize Islamic banking, and it signifies that if social influence is higher, there is more likelihood that an individual shall patronize Islamic banking, however, if social influence is lower, then there is a lesser chance that an individual will opt to use Islamic banking in order to satisfy his financial needs. This result is also at par with the findings of the previous studies (Aziz & Afaq, 2018; Ali et al., 2015; Amin et al., 2010) which also discovered social influence to be an instrumental factor affecting the intention to patronize Islamic banking and its various products.

The findings of this study also indicate that awareness has a positive significant association with the intention to adopt Islamic banking, and in fact, it was discovered to be the most instrumental factor that affects an individuals' intention to patronize Islamic banking. This result is consistent with the results of (Kaakeh et al., 2018; Sabirzyanov, 2016; Abdulsater, 2017) all of whom found that awareness is a significant and influential factor that effects customers' intention to patronize Islamic banking and utilize various Islamic financing products, which indicates that if the awareness level of an individual regarding Islamic banking is higher, there is a higher possibility that he will utilize it, but if the awareness level of an individual is lower about Islamic banking and its products, then there is a lower probability that he will utilize it.

Islamicity of products is also found to be a significant determinant of customers' intention to patronize Islamic banking. The results of this study reveal that Islamicity of products has a positive influence on the intention of an individual to patronize Islamic banking, which means that if Islamic banking is compliant with the principles of sharia, and is free from any sort of interest and fraud, there is more probability that an individual will be determined to use it in order to satisfy his financial needs. However, if the Islamic banking is not adherent to the Sharia law, and involves any element of interest, Gharar and Maysir, then it will decrease the probability that an individual will utilize it. This finding is also consistent with the findings of the past studies (Amin et al., 2014; Kaakeh et al., 2018) who also discovered Islamicity of products to be an influential factor affecting customers' intention to adopt Islamic banking and utilize its various products.

Trust was also found to have a positive relationship with the intention to adopt Islamic banking in this study which signifies that if the Islamic banks conduct all their operations accurately and fairly and are up to their commitments and promises, it will lead an individual to patronize its products. However, if the transactions of Islamic banks are not accurately processed and are failing to fulfill their commitments, there is a lesser likelihood that an individual will be determined to patronize its products. This finding is also in line with the findings of (kim et al., 2013; Ramos et al., 2018) which also indicated that trust is a significant determinant shaping customers' intention to utilize electronic banking.

This study also examined the effect of accessibility on the intention to adopt Islamic banking in Afghanistan and the findings indicate that accessibility has a positive significant association with intention to adopt Islamic banking which implies that if an individual can easily access Islamic banks for satisfying his financial needs, there is a higher likelihood that he will patronize it, however, if an individual can't easily access Islamic banks, there is a lower probability that he will be determined to utilize its products. This finding is also consistent with the findings of (Chau & Lai, 2003; Liebana et al., 2013) which also discovered accessibility to be a significant determinant of intention. In a country like Afghanistan, where close to 75% of its residents reside in rural areas and merely 25% of its citizen live in urban areas, and taking into the account the fact that almost all the branches of all commercial banks offering Islamic banking products are located in the urban areas of the country, accessibility does play a pivotal role in shaping the intentions of Afghan citizens to adopt Islamic banking and utilize its various products.

Conclusion

The main objective of this study was to examine the factors that affect the intention to utilize Islamic banking in Afghanistan. Theory of Reasoned Action (TRA) was used as a baseline theory in this study which was adapted by adding four other variables namely, awareness, Islamicity of products, trust and accessibility. Six hypotheses were developed and proposed in this study and the findings indicate that all of the six hypotheses were supported. The result of this study signifies that social influence, attitude, awareness, Islamicity of products, trust and accessibility all have positive significant relationships with the intention to utilize Islamic banking in Afghanistan. Awareness, amongst all the independent variables of this study, was found to be the most instrumental factor and influential driver shaping the intention to patronize Islamic banking. The findings of this study have significant implications for the policy makers of Islamic banks which can be used to formulate such strategies that can be implemented for

attracting large number of customers to patronize Islamic banking in Afghanistan.

Practical Implications and Recommendations

The findings of this study are pivotal for the managers of Islamic banks in Afghanistan who can utilize them by developing such strategies that can be executed to attract increasing number of customers to adopt Islamic banking. Based on the findings of this study, the subsequent recommendations are suggested.

- Islamic bank managers need to improve the attitude of existing and potential bank customers by conducting all the banking operations with integrity, honesty and fairness.
- Islamic banks should identify and persuade its existing customers to inform all their friends and relatives about various Islamic banking products and its benefits and reward those customers who have contributed in bringing more customers to the Islamic banks. As Afghan community is a collectivist community, and people highly value and comply with the opinions of Islamic scholars, Islamic banks need to reach out Islamic scholars throughout the country and tell them to motivate people by addressing them in mosques, religious schools and public gatherings to patronize Islamic banking for satisfying their financial needs.
- Islamic banks should advertise all its products through social media, Television, Radios, Posters and other platforms throughout the country and make sure all the potential customers are well aware of all its products. Islamic banks need to create short video clips about each and every Islamic banking product regarding its features, its usage and terms and conditions and then advertise them through various media platforms to reach out the potential customers.
- Taking into account their financial resources, Islamic banks should extend their banking network from the urban areas to the rural areas of Afghanistan alongside providing online banking services to tackle the densely-populated areas of Afghanistan where majority of the Afghans don't have easy access to utilize Islamic banking products.
- Islamic banks must conduct all their operations in compliance with the sharia law and abstain from engaging in Riba and should forgo investing in all those activities that are proscribed in Islam. Similarly, Islamic banks need to share all the information regarding their investments with its customers and provide them with the audited financial reports, if required.

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